

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-11282-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ralph A. Cruz Jr.  
aka Ralph Cruz Jr., aka Ralph Cruz, aka  
Rafael Cruz, aka Rafael A. Cruz, aka Ralph  
A. Cruz Jr., aka Ralph Cruz Jr., aka Rafael  
A. Cruz Jr.  
103 Salina Road  
Sewell, NJ 08080

Social Security No.:  
xxx-xx-2015

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Jerrold N. Poslusny Jr.  
on:

Date: 11/30/17  
Time: 02:00 PM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
S. Daniel Hutchinson, Debtor's Attorney

COMMISSION OR FEES  
Fee: \$2550.00

EXPENSES  
Expenses: \$180.48

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: October 6, 2017  
JAN: bed

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ralph A. Cruz, Jr.  
 Debtor

Case No. 17-11282-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db +Ralph A. Cruz, Jr., 103 Salina Road, Sewell, NJ 08080-1684  
 lm +Shellpoint Mortgage Servicing, 55 Beattie Pl. Suite 110, Greenville, SC 29601-5115  
 516603909 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
 516603910 +Capital One Bank USA, Attn: CEO Richard D Fairbank, 1680 Capital One Drive,  
 Mc Lean, VA 22102-3407  
 516603911 +CitiBank, Attn: Barbara Desoer, CEO, 399 Park Ave., New York, NY 10022-4699  
 516603913 +CitiBank South Dakota N A, Attn: Rick Nath President, 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 516603912 Citibank South Dakota, PO Box 6191, Sioux Falls, SD 57117-6191  
 516603915 +Discover Bank, Attn: David Nelms CEO, 502 E. Market Street, Greenwood, DE 19950-9700  
 516603916 +Discover Bank, Attn: Roger C Hochschild, President, 502 E. Market Street,  
 Greenwood, DE 19950-9700  
 516603919 +Falconi & Associates LLC, Re: DC-005691-10, 165 Passaic Ave. #301b,  
 Fairfield, NJ 07004-3592  
 516603920 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297  
 516603922 +Kennedy Health System, ATTN Patient Billing / Bankruptcy Dept, 500 Marlboro Avenue,  
 Cherry Hill, NJ 08002-2020  
 516845207 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826,  
 Greenville, SC 29603-0826  
 516603924 +Penn Credit Corp, RE Penn Credit ID #, 916 S 14th Street, Harrisburg, PA 17104-3425  
 516603925 +Pressler and Pressler LLP, Re: DC 004434-11, 7 Entin Road, Parsippany, NJ 07054-5020  
 516603926 +Pressler and Pressler LLP, Re: VJ 004953-11, 7 Entin Road, Parsippany, NJ 07054-5020  
 516603927 +Rowan Som Pediatrics, 405 Hurffville Crosskeys Road, Sewell, NJ 08080-9344  
 516603929 +Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165  
 516603928 Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 516603930 +T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile Bankruptcy Dept, PO Box 37380, Albuquerque, NM 87176)  
 516603932 +Well Fargo Bank, James M. Strother, SEVP General Counsel, 420 Montgomery Street,  
 San Francisco, CA 94104-1298  
 516603931 +Well Fargo Bank, Timothy J. Sloan, CEO, 420 Montgomery Street,  
 San Francisco, CA 94104-1298  
 516603933 +Wells Fargo Bank, Frank R. Codel SEVP, 420 Montgomery Street,  
 San Francisco, CA 94104-1298

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:55:38 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Oct 06 2017 22:55:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516625948 E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2017 22:54:54 Ally Capital, PO Box 130424,  
 Roseville MN 55113-0004  
 516603908 E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2017 22:54:54  
 Ally Financial- Bankruptcy Dept, PO Box 380901, Minneapolis, MN 55438-0901  
 516603914 E-mail/PDF: creditonebknofications@resurgent.com Oct 06 2017 22:53:49 Credit One Bank,  
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
 516603917 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2017 22:55:20 DiTech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 516603918 +E-mail/Text: bknotice@ercollections.com Oct 06 2017 22:55:41 Enhanced Recovery Company,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 516603921 E-mail/Text: cio.bncmail@irs.gov Oct 06 2017 22:55:11 Internal Revenue Service,  
 Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346  
 516735970 E-mail/PDF: resurgentbknofications@resurgent.com Oct 06 2017 23:00:53 LVNV Funding LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516603923 +E-mail/PDF: bankruptcy@ncfsi.com Oct 06 2017 23:00:45 New Century Financial Services, Inc.,  
 Eric Sombers, President, 110 South Jefferson Road, Whippany, NJ 07981-1038  
 517092769 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 06 2017 23:00:05  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 517092770 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 06 2017 23:00:24  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 516845287 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 06 2017 23:00:23  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 516653157 +E-mail/PDF: gecsed@recoverycorp.com Oct 06 2017 22:54:06 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516603935 +E-mail/Text: BKRMailOps@weltman.com Oct 06 2017 22:55:42 Weltman, Weinberg & Reis Co., LPA,  
 Re: DC-005452-09, 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605  
 TOTAL: 15

District/off: 0312-1

User: admin  
Form ID: 137

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Total Noticed: 38

Date Rcvd: Oct 06, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516603934    ##+Wells Fargo Bank,    Attn: Home Equity Division,    PO Box 3117,    Winston Salem, NC 27102-3117  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Denise E. Carlon    on behalf of Creditor    MTGLQ INVESTORS, L.P.    dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa    on behalf of Trustee Isabel C. Balboa    ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa    ecfmail@standingtrustee.com,    summarymail@standingtrustee.com  
S. Daniel Hutchison    on behalf of Debtor Ralph A. Cruz, Jr.    sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawpara1@outlook.com;sdhlawpara2@outlook.com;r3902  
6@notify.bestcase.com  
U.S. Trustee    USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5